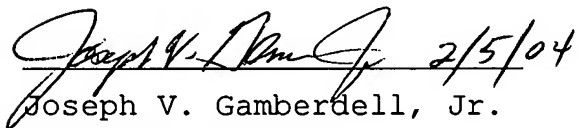


III. REMARKS

The commissioner is hereby authorized to charge payment for any fees associated with this communication or credit any over payment to Deposit Account No. 16-1350.

Respectfully submitted,

Handwritten signature of Joseph V. Gamberdell, Jr. dated 2/5/04.

Joseph V. Gamberdell, Jr.

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